

**Information to identify the case:**

Debtor 1	<b>David Korang</b>	Social Security number or ITIN	xxx-xx-3729
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Deborah Korang</b>	Social Security number or ITIN	xxx-xx-1234
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>14-33071-MBK</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David Korang

Deborah Korang

3/5/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
David Korang  
Deborah Korang  
DebtorsCase No. 14-33071-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 31

Date Rcvd: Mar 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2020.

db/jdb  
cr +David Korang, Deborah Korang, 204 Cherry Street, Mount Holly, NJ 08060-1422  
+Beneficial Bank, c/o Dembo & Saldutti, LLP, 1300 Route 73, Suite 205,  
Mt. Laurel, NJ 08054-2200

515179406 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132

515230031 +Beneficial Bank, c/o Dembo & Saldutti LLP, 1300 Route 73, Suite 205,  
Mount Laurel, NJ 08054-2200

515168092 +Beneficial Bank, 530 Walnut Street, Philadelphia, PA 19106-3624

515168096 +Chase, Po Box 24696, Columbus, OH 43224-0696

515168097 +Chase, Attention Corporate Officer, Po Box 24696, Columbus, OH 43224-0696

515168099 +Dept Of Ed/sallie Mae, 11100 Usa Pkwy, Fishers, IN 46037-9203

515698758 +JPMORGAN CHASE BANK, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
Monroe, LA 71203-4774

515181863 +JPMorgan Chase Bank, N.A., 700 Kansas Ln, Mail Code LA4-5555, Monroe, LA 71203-4774

516159780 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386

517425610 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 06 2020 01:45:33 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 06 2020 01:45:29 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

515292434 EDI: BECKLEE.COM Mar 06 2020 05:43:00 American Express Bank, FSB, c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701

515168091 +EDI: AMEREXPR.COM Mar 06 2020 05:43:00 Amex, Po Box 297871,  
Fort Lauderdale, FL 33329-7871

515168093 EDI: CAPITALONE.COM Mar 06 2020 05:43:00 Cap One, Po Box 85520, Richmond, VA 23285

515168094 +EDI: CAPITALONE.COM Mar 06 2020 05:43:00 Cap1/boscv, 26525 N Riverwoods Blvd,  
Mettawa, IL 60045-3440

515272331 EDI: BL-BECKET.COM Mar 06 2020 05:43:00 Capital One, N.A., c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701

515168095 +EDI: CAPITALONE.COM Mar 06 2020 05:43:00 Capital One, N.A., Po Box 30273,  
Salt Lake City, UT 84130-0273

515168100 +EDI: RMSC.COM Mar 06 2020 05:43:00 Gecrb/lowes, 4125 Windward Plaza,  
Alpharetta, GA 30005-8738

515168098 EDI: JPMORGANCHASE Mar 06 2020 05:43:00 Chase, Po Box 15298, Wilmington, DE 19850

515168101 +E-mail/Text: bncnotices@becket-lee.com Mar 06 2020 01:44:22 Kohls/capone, Po Box 3115,  
Milwaukee, WI 53201-3115

515337969 EDI: NAVIENTFKASMDOE.COM Mar 06 2020 05:43:00  
Navient Solutions, Inc. Department of Education, Loan Services, P.O. Box 9635,  
Wilkes-Barre, PA 18773-9635

515168102 +EDI: AGFINANCE.COM Mar 06 2020 05:43:00 Onemain Fi, Po Box 499, Hanover, MD 21076-0499

515377125 EDI: PRA.COM Mar 06 2020 05:43:00 Portfolio Recovery Associates, LLC, c/o Best Buy,  
POB 41067, Norfolk VA 23541

515377335 EDI: PRA.COM Mar 06 2020 05:43:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
POB 41067, Norfolk VA 23541

515359927 EDI: PRA.COM Mar 06 2020 05:43:00 Portfolio Recovery Associates, LLC, c/o Capital One, NA,  
POB 41067, Norfolk VA 23541

515377349 EDI: PRA.COM Mar 06 2020 05:43:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
POB 41067, Norfolk VA 23541

515168103 +EDI: NAVIENTFKASMSERV.COM Mar 06 2020 05:43:00 Sallie Mae, Po Box 9500,  
Wilkes Barre, PA 18773-9500

515168104 +EDI: CITICORP.COM Mar 06 2020 05:43:00 Thd/cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
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District/off: 0312-3

User: admin  
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Total Noticed: 31

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor Specialized Loan Servicing LLC  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kyle Francis Eingorn on behalf of Creditor Beneficial Bank keingorn@dbblegal.com  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing LLC  
rsolarz@kmlawgroup.com  
Travis J. Richards on behalf of Joint Debtor Deborah Korang richardslegal@yahoo.com,  
G19226@notify.cincompass.com, travis@wr.legal, nick@wr.legal  
Travis J. Richards on behalf of Debtor David Korang richardslegal@yahoo.com,  
G19226@notify.cincompass.com, travis@wr.legal, nick@wr.legal

TOTAL: 8